

Worker's Compensation Cost Containment

The least expensive day of a claim is always the first day. The longer a claim remains open, the more expensive it will become. With this in mind, Shafer Insurance Agency has devised a simple methodology to help clients aggressively assess and manage workers compensation claims in a timely manner.

Pre-Injury:

The use of Clinic Protocol Sheets help to route billing to the correct place for prompt processing, outlines any available light duty and notifies the provider of Drug Free Workplace requirements where those results are to be sent. **A completed 1st Report of Injury sent to the carrier within 24 hours of knowledge of the incident is imperative.** Much of the Accident Investigation will be captured on the 1st Report of Injury including hazard identification which could need to be addressed. Also as a general rule, make sure to post Physician Panels and check them on a yearly basis for accuracy.

Post-Injury:

Medical Only:

- Clinic Protocol sent with Injured Employee (IE) to provider of their choosing from the panel.
- Follow up with provider for medical notes. Discuss injury/ treatment with IE to verify all issues have been addressed.
- Verify Return to Work Release and temporary or permanent work restrictions if any.
- Diary for 60 days out to confirm closure.

\$0 Indemnity Paid; 30% of medical loss reported to Mod Calculator (70% savings on what goes into the Mod)

Restricted Duty:

- Clinic Protocol sent with IE to provider of their choosing from the panel.
- Follow up with provider for medical notes. Evaluate restrictions and accommodate (if possible) at same pay. Discuss injury/ treatment with IE to verify all issues have been addressed.
- Confirm follow up appointment with provider, verify full Return to Work with no restrictions.
- Diary for 60 days out to confirm closure.

\$0 Indemnity Paid; 30% of medical loss reported to Mod Calculator (70% savings on what goes into the Mod)

Lost Time:

- Clinic Protocol sent with IE to provider of their choosing from the panel.
- Follow up with provider for medical notes. Discuss injury/ treatment with IE, make sure to maintain regular contact during absence.
- Evaluate light/ modified duty restrictions and accommodate (if possible). Confirm follow up appointment with provider, verify full Return to Work with no restrictions.
- Diary for 60 days out to confirm closure.

\$\$\$ Indemnity paid for lost time, up to \$16,500 from each indemnity claim is added to Mod Calculator along with 100% of medical costs.